

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Caption in Compliance with D.N.J. LBR 9004-1**

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MidFirst Bank

Case No: 18-21837 JNP

Chapter: 13

Judge: Jerrold N. Poslusny Jr.

In re:  
Damon D. Newkirk

Debtor

**CREDITOR'S  
CERTIFICATION OF DEFAULT**

Dahliyah Williams

certifies as follows:

1. I am a Vice President for Mid First, a secured creditor of the debtor.
2. On October 12, 2022, an Order was entered, a copy of which is attached as Exhibit A, providing for the cure of post petition arrearages, and in default of such monthly payments for a 30 day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order:

■ By missing payments and/or by failing to make the correct payments as summarized on the Certification of Creditor Regarding Post Petition Payment History attached hereto as Exhibit B.

☐ Other \_\_\_\_\_

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.

5. I certify under penalty of perjury that the above is true.

Date: 12/16/2022

  
\_\_\_\_\_  
Secured Creditor

**Dahliyah Williams**  
**Vice President**